



PRODUCT SUMMARY: GROUPS

PRIMARY CARE BENEFITS

Benefits	Plan C
GP Consultations	<p>Unlimited at any Unity Health Network GP. Pre-authorisation is required for each network GP visit. *Pre-authorisation can be waived by selecting the GP Pre-authorisation waiver.</p> <p>We have over 4000 Unity Health Network GP's nationwide. To obtain pre-authorisation or to find your nearest network doctor call our Call Centre on 0861 366 006. You can also search for a network doctor on your Unity Health App or our website by logging into your member portal.</p>
GP Procedures	Minor procedures in doctors' rooms are included in network GP visits e.g. wound stitching, applying a cast to a broken arm, circumcision, etc.
GP Visits - Out of Network	Payable up to a maximum of R310 per visit and limited to 2 out-of-network visits per person per year. You have to pay upfront and claim back from Unity Health.
GP Visits - Intercare Online	Unlimited GP consultations available online through Intercare. You can access the benefit via the Unity Health online portal or via the Unity Health App.
Nurse Consultations	Unlimited nurse consultations available at approved pharmacies (Alpha Pharm, Clicks, Dischem, Local Choice or Medicare) for minor ailments. Nurses can provide acute medication up to Schedule 2 following the consultation. Medications are subject to the Acute formulary.
Telemedicine Consultations healthforce AlphaDoc	Unlimited virtual GP consultations are available through approved pharmacies that have a nurse clinic and are partnered with Healthforce or AlphaDoc. If the nurse believes a virtual GP consultation is necessary, the nurse will facilitate the video consultation with the GP.
Specialist Consultation	Limited to R1 500 per visit with an overall annual limit of R3 150 per family per year. Referral by a Unity Health Network GP containing previous failed treatment and pre-authorisation is required. This benefit will be prorated.
Acute Medication mediscor pblm	<p>Dispensing GP: This means your GP dispenses medication and will provide you with the necessary medication.</p> <p>Non-Dispensing GP: Limited to medication prescribed during your Unity Health Network GP visits. A non-dispensing GP will provide you with a prescription to collect your medication at your nearest network pharmacy. Medication is covered according to a set formulary. Available at approved pharmacies (Alpha Pharm, Clicks, Dischem, Local Choice or Medicare).</p>
Chronic Medication Benefits mediscor pblm	<p>Chronic Medication Benefit Programme: 27 Listed Chronic Conditions¹ HIV/AIDS included.</p> <p>Chronic condition: A condition / disease that lasts for an extended period of time.</p> <p>Chronic Medication Programme: Your network GP will assist you to register on the Chronic Medication Programme with Mediscor. Your prescribed chronic medicines will be covered according to a set formulary. Approved pharmacies include Alpha Pharm, Clicks, Dischem, Local Choice or Medicare.</p> <p>¹ Addison's Disease; Asthma; Bi-polar Mood Disorder; Bronchiectasis; Cardiac Failure; Cardiomyopathy Disease; Chronic Renal Disease; Coronary Artery Disease; Crohn's Disease; Chronic Obstructive Pulmonary Disorder; Diabetes Insipidus; Diabetes Type 1 & 2; Dysrhythmias; Epilepsy; Glaucoma; Haemophilia; HIV/AIDS; Hyperlipidaemia; Hypertension; Hypothyroidism; Multiple Sclerosis; Parkinson's Disease; Rheumatoid Arthritis; Schizophrenia; Systemic Lupus Erythematosus; Tuberculosis; Ulcerative Colitis.</p>
Basic & Emergency Dentistry Treatment	Limited to R1 375 per visit with an overall annual limit of R4 100 per family per year. This benefit will be prorated. Pre-authorisation is required for all dental fillings. Treatment includes: full mouth assessment, intraoral radiographs, scale & polish, extractions, emergency root canal treatment, fillings, pain and sepsis treatment. Only available at Unity Health Dentists . Specialised dentistry/treatment, such as bridgework or crowns, orthodontic treatment and dentures are not covered.
Optometry EXECUSPECS Specsavers	<p>One eye test per person per 24 months.</p> <p>A standard frame to the value of R499 and one pair of clear standard spectacle lenses per person per 24 months.</p> <p>Available at Specsavers and Execuspecks network Optometrists.</p>
Pathology	<p>Basic list of blood tests at a Designated Service Provider. Your Unity Health Network GP must refer you for these tests to be done. E.g. blood sugar or cholesterol tests.</p> <p>COVID-19 Screening: Access to a COVID-19 PCR pathology test. The benefit is payable if you test positive for COVID-19. Pre-authorisation and referral by a network GP is required.</p>
Radiology	Black & white x-rays only at a Designated Service Provider. Your Unity Health Network GP has to refer you to have x-rays done. Specialised radiology such as MRI/CT scans are not covered.
Maternity / Pre-birth	2 gynaecologists visits, 2 x 2D ultrasound scans per year. Limited to R3 800 per family per annum. Pre-authorisation is required.
	<p><i>For Small Compulsory/Voluntary Groups:</i></p> <ul style="list-style-type: none"> • A 1-month general waiting period, no pre-existing condition exclusions, • A 12-month waiting period for chronic medication & optometry and • A 9-month waiting period for pre-birth maternity.

WELLNESS PROGRAMME: HEALTH SCREENINGS & EMPLOYEE ASSISTANCE PROGRAMME

Benefits	Plan C
Onsite Wellness Day Screenings	<p>Onsite wellness screenings of employees is offered once per year for all employees. Health screenings include health checks for:</p> <p>Basic Health:</p> <ul style="list-style-type: none"> Blood pressure • cholesterol • glucose levels • body mass index (BMI) • waist circumference • HIV pre- and post-test counselling. <p>Additional Tests:</p> <ul style="list-style-type: none"> TB rapid test for all high risk TB individuals • PSA screening once every 2 years for men aged 50 or older • Breast light screening available to all females. <p>A full report detailing the overall health status and interventions of employees is shared with the employer which in turn assists with health, absenteeism and productivity management. Limited to a minimum number of 15 employees per Wellness Day site.</p>
Health Screenings	<p>For dependants and those individuals unable to attend the onsite Employee Wellness Day, the same basic health check and PSA screening is available at approved pharmacies (Alpha Pharm, Clicks, Dischem, Local Choice or Medicare). Employees can only access this benefit if they were unable to attend the onsite Wellness Day. Employees do not have access to this benefit before the onsite Wellness Day has taken place.</p>
Pap Smears	<p>Available once every 3 years after the age of 21 at approved pharmacies (Alpha Pharm, Clicks, Dischem, Local Choice or Medicare). Your Unity Health Network GP may offer pap smears.</p>
Vaccination Programme	<p>Influenza: Available annually - needs to be administered by 31 May each year. Tetanus: Available once every 10 years. Hepatitis A & B: Available once-off. Pneumococcal: Available once every 5 years for those over the age of 60 or if you have a medically proven compromised immune system.</p> <p>Available at approved pharmacies (Alpha Pharm, Clicks, Dischem, Local Choice or Medicare). Pre-authorization is required.</p>
Employee Assistance Programme (EAP)	<p>Unlimited telephonic or virtual counselling services are provided by registered counsellors who follow specific procedures and clinical protocols. The service is available 24/7 and includes: • critical incidence/trauma counselling • HIV counselling • legal advice • financial advice • face-to-face counselling can be arranged for the your own account.</p>

All health screenings and employee assistance programme benefits are included on the Primary Care and Primary Care+ Hospital Care benefit options. For the Hospital Care standalone benefit options, only the employee assistance programme benefits are included.

HOSPITAL & EMERGENCY CARE BENEFITS

Benefits	Plan C
Overall Annual Limit	No Overall Annual Limit
Inpatient Hospital Treatment Accident Only	<p>The actual cost of hospitalisation as an inpatient, including all associated services during the hospital admission at a private facility in the event of injuries sustained due to an accident.</p> <p>“What is an accident?”</p> <p>An accident means a sudden external, violent, unexpected and visible event which results in the Insured Person suffering bodily injury. E.g. Severe injuries resulting from a vehicle accident or a fall down a flight of stairs.</p> <p>Limited to R1 500 000 per person per incident. Pre-authorization is required.</p>
Outpatient Casualty Stabilisation Emergency Only	<p>The actual cost of stabilisation as an outpatient in the event of an emergency that necessitates the stabilisation of the patient before the patient is transferred to a public hospital.</p> <p>Surgical procedures are excluded.</p> <p>“What is an emergency?”</p> <p>A sudden event or unexpected health condition, which if not treated immediately, would result in death or serious bodily impairment. E.g. Heart attack/stroke.</p> <p>Limited to R30 000 per person per incident. Pre-authorization is required.</p>
Outpatient Casualty Treatment Accident Only	<p>The benefit payable for injuries sustained as a result of a minor accident shall be limited to treatment received in a hospital emergency unit.</p> <p>Limited to R7 600 per person per incident. Pre-authorization is required.</p>
MRI & CT Scans Accident Only	<p>The actual cost of a MRI or CT scan necessitated as a result of an injury sustained due to an accident.</p> <p>Limited to R20 000 per person per year. Pre-authorization is required.</p>
Physiotherapy & Occupational Therapists	<p>Physiotherapy & Occupational therapy following an inpatient hospitalisation due to an accident.</p> <p>Limited to a period of 3 months following the discharge from an inpatient hospitalisation incident and limited to R3 800 per person per year. Pre-authorization is required.</p>
Accidental Death Benefit	<p>Limited to R25 000 per principal insured and first spouse dependant. R5 000 for each child dependant (motor vehicle accidents only).</p>
Emergency Services	<p>Emergency evacuation, including ambulance services (air or road). Inter-hospital transfers. Repatriation of mortal remains within the borders of South Africa. Telephonic medical advice (Ask-a-Doctor ask-a-Nurse). Unity Health push-to-call emergency dialling.</p>



2024 FGASA – Voluntary group rates

PRIMARY & HOSPITAL CARE C:

	Plan C
Principal Insured	R557,00
Adult Dependant	R449,00
Child Dependant	R187,00

UNDERWRITING:

1 month general waiting period
9 months pre-birth maternity
12 months chronic medicine
12 months optical